

Information to identify the case:

Debtor 1	Carol W Adams	Social Security number or ITIN	xxx-xx-3948
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-31251-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carol W Adams

2/15/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carol W Adams
 Debtor

Case No. 18-31251-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db +Carol W Adams, 14 Wilson Avenue, Blackwood, NJ 08012-5305
 517834845 +ACURA TURNERSVILLE, 3400 ROUTE 42, Blackwood NJ 08012-1775
 517834848 +Craig S Reynolds, 227 North Avenue, Blue Anchor NJ 08037-9549
 517834853 PAYPAL CREDIT, PO BOX 71202, Charlotte NC 28272-1202
 517834854 ROB SALTZMAN, ESQUIRE, PLUESE BECKER & SALTZMAN LLC, 20000 HORIZON WAY, STE 900,
 Mount Laurel NJ 08054-4318
 517834855 +++SOLOMON CROSS LAW FIRM, 1065 Morse Blvd Ste 101, Winter Park FL 32789-3747
 517834856 SPECIALIZED LOAN SERVICING LLC, PO BOX 636005, Littleton CO 80163-6005
 517834857 STATE OF NEW JERSEY, DIVISION OF TAXATION, BANKRUPTCY UNIT, PO BOX 245,
 Trenton NJ 08646-0246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Feb 16 2019 05:13:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 00:22:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2019 00:22:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517834846 EDI: CHASE.COM Feb 16 2019 05:13:00 CHASE SLATE, CARD SERVICES, PO BOX 15123,
 Wilmington DE 19850-5123

517834850 EDI: RMSC.COM Feb 16 2019 05:08:00 HOME DEPOT, PO BOX 630268, Irving TX 75063
 517834847 EDI: WFNNB.COM Feb 16 2019 05:08:00 COLDWATER CREEK, PO BOX 659450,
 San Antonio TX 78265-9450

517834851 EDI: IRS.COM Feb 16 2019 05:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346

517834852 EDI: CBSKOHLS.COM Feb 16 2019 05:08:00 KOHL'S, PO BOX 2983, MILWAUKEE WI 53201-2983
 517834852 E-mail/Text: bncnotices@becket-lee.com Feb 16 2019 00:22:19 KOHL'S, PO BOX 2983,
 MILWAUKEE WI 53201-2983

517838116 +EDI: RMSC.COM Feb 16 2019 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517834858 EDI: USAA.COM Feb 16 2019 05:08:00 USAA SAVINGS BANK, 10750 McDERMOTT FWY,
 San Antonio TX 78288-0570

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517836263 Aaron Abate, No Address Provided
 517834849 ##+ELDARADO RESORTS, 2700 162ND STREET, STE 300, Lynnwood WA 98087-3200

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Feb 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Andrew Sklar on behalf of Debtor Carol W Adams andy@sklarlaw.com, dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
First Franklin Mortgage Loan Trust 2006-FF11, Mortgage Pass-Through Certificates, Series
2006-FF11 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for First Franklin Mortgage Loan Trust 2006-FF11, Mortgage Pass-Through Certificates, Series
2006-FF11 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5